

**Housing Element  
And Fair Share Plan  
Of The  
Borough of Somerdale  
Camden County,  
New Jersey**

**Adopted: November 26, 2008**

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**Housing Element**

**Somerdale Borough**  
**Camden County**

**BOROUGH OF SOMERDALE, CAMDEN COUNTY  
HOUSING ELEMENT**

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**BOROUGH OF SOMERDALE, CAMDEN COUNTY  
HOUSING ELEMENT**

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BOROUGH OF SOMERDALE  
CAMDEN COUNTY

HOUSING ELEMENT

PREFACE

Somerdale Borough is located in central Camden County less than 10 miles from Camden City, the county seat, and the bridge to Philadelphia. Somerdale developed as part of the “second tier” of primarily residential suburbs of the City of Camden. It is bordered by five largely developed municipalities, namely Lawnside, Cherry Hill and Magnolia to the north and to the south, Stratford and Hi-Nella. Its other neighboring communities, Voorhees Township and Lindenwold Borough, both to the east, and Gloucester Township, to the west are developing.

The borough occupies 780+ acres or approximately 1.2 square miles with a current population of 5,192 according to the 2000 census.

Approximately 46.7 percent of the housing stock was constructed between 1940 and 1959. Commercial development is concentrated along Route 30, Whitehorse Pike and an industrial park off Kennedy Blvd. Most available commercially zoned property is currently developed.

Vacant developable land is scarce within the borough and consists of parcels that are small and fragmented. Somerdale is 85 percent developed and a major segment of vacant parcels exhibit moderate to severe restrictions due to floodplains, wetlands or steep slopes.

According to the Fair Housing Act, a municipality's housing element must be designed to achieve the goal of access to affordable housing to meet present and prospective housing needs, with particular attention to low and moderate income housing. The regulations of the Council on Affordable Housing (COAH), N.J.A.C. 5:97 et seq., delineate a municipality's strategy for addressing its present and prospective housing needs, and as such, each municipality's housing element must contain the following:

1. An inventory of the municipality's housing stock by age, condition, purchase or rental value, occupancy characteristics and type, including the number of units affordable to low and moderate income households and substandard housing capable of being rehabilitated;
2. A projection of the municipality's housing stock, including the probable future construction of low and moderate income housing for the 10 years subsequent to the adoption of the housing element, taking into account, but not necessarily limited to, construction permits issued, approvals for development and probable residential development of lands;

3. An analysis of the municipality's demographic characteristics, including, but not limited to, household size, income level and age;
4. An analysis of the existing and probable future employment characteristics of the municipality;
5. A determination of the municipality's present and prospective fair share for low and moderate income housing and its capacity to accommodate its present and prospective housing needs, including its fair share for low and moderate income housing;
6. A consideration of the lands that are most appropriate for construction of low and moderate income housing and of the existing structures most appropriate for conversion to, or rehabilitation for, low and moderate income housing, including a consideration of lands of developers who have expressed a commitment to provide low and moderate income housing;
7. A map of all sites designated by the municipality for the production of low and moderate income housing and a listing of each site that includes its owner, acreage, lot and block;
8. The location and capacities of existing and proposed water and sewer lines and facilities relevant to the designated sites;
9. Copies of necessary applications for sewer service and water quality management plans submitted pursuant to Sections 201 and 208 of the Federal Clean Water Act, 33 U.S.C. §1251, et seq.;
10. A copy of the most recently adopted municipal master plan and, where required, the immediately preceding, adopted master plan;
11. For each designated site, a copy of the New Jersey Freshwater Wetlands map where available. When such maps are not available, municipalities shall provide appropriate copies of the National Wetlands Inventory maps provided by the U.S. Fish and Wildlife Service;
12. A copy of appropriate United States Geological Survey Topographic Quadrangles for designated sites; and
13. Any other documentation pertaining to the review of the municipal housing element as may be required by the Council.



## **I. INVENTORY OF SOMERDALE'S HOUSING STOCK**

### **A. Age**

More than one-half or 59.4 percent of the borough's housing stock was built between 1950 and 1969. Somerdale has a total housing stock of 2,183 units.

**TABLE 1**  
**Age of Housing Units**

<b><u>Dates of Construction</u></b>	<b><u>Structures</u></b>	<b><u>Percent of Total</u></b>
1939 or earlier	164	7.51
1940 - 1949	175	8.02
1950 - 1959	713	32.67
1960 - 1969	584	26.76
1970 - 1979	222	10.16
1980 - 1989	213	9.75
1990 - 2000 (March)	112	5.13
2000 TOTAL UNITS	2,183	100.00

Source: 2000 U.S. Census

Units built before 1949 and contain 1.01 or more persons per room are highly correlated with substandard housing indicators. This is an index utilized by COAH in determining the Rehabilitation Share. In Somerdale, 339 units or 15 percent of the housing stock was built before 1949. This was generally an important indicator in calculating Somerdale's Rehabilitation Share to be 15 units.

### **B. Condition**

Rehabilitation Share is the total deficient housing signaled by selected housing unit characteristics unique to each community. It is assumed that units so indicated will be prime candidates for rehabilitation. Characteristics indicating a need for rehabilitation are:

- (1) Persons per Room. 1.01 or more persons per room in housing units built 1949 or before. There are old units that are overcrowded.
- (2) Plumbing Facilities. Inadequate plumbing sufficient for rehabilitation is indicated by incomplete plumbing facilities, i.e., lack of hot and cold piped water, flush toilet or bathtub/shower.
- (3) Kitchen Facilities. Inadequate kitchen facilities signaling rehabilitation are indicated by the non-presence of kitchen facilities within the unit, or the non-presence of one of three components: a sink with piped water, a stove or a refrigerator.

These characteristics of deficient housing are nationally recognized indicators of housing inadequacy. Each one, properly identified and not double-counted or multiplied is enough to signal the call for unit rehabilitation. This is true not solely because the characteristic specified is itself debilitating but rather signals a unit that is either old or missing a basic component of normal housing services. These characteristics exist at the municipal level, are reported by the U.S. Census such that they can be isolated and not over counted, and individually indicate the need for structure rehabilitation.

The age of Somerdale's housing stock has been presented in Table 1. Tables 2 through 4 address the other surrogates of deficient housing.

**TABLE 2**  
**Persons Per Room**

<b>Persons Per Room</b>	<b>Occupied</b>	<b>Owner Occupied</b>	<b>Renter Occupied</b>
1.01 to 1.50	25	14	11
1.51 to 2.00	9	9	0
2.01 or more	0	0	0
<b>TOTAL</b>			

Source: 2000 U.S. Census

**TABLE 3**  
**Plumbing Facilities**

	<b><u>Total Units</u></b>
Complete plumbing facilities	2,173
Lacking complete plumbing facilities	10

Source: 2000 U.S. Census

**TABLE 4**  
**Kitchen Facilities**

Complete kitchen facilities	2,177
Lacking complete kitchen facilities	6

Source: 2000 U.S. Census

Based on the above, COAH has determined that Somerdale has 16 units that are substandard and occupied by low and moderate income households.

### C. Purchase and Rental Value

Approximately 69 percent of the owner-occupied housing units in Somerdale had values between \$80,000.00 and \$124,000.00. The median value was \$97,800.00.

**TABLE 5**  
**Owner-Occupied Housing**  
**Unit Values**

	<u>Units</u>	<u>Percent</u>
Less than \$15,000	14	0.95
\$15,000 - \$19,999	8	0
\$20,000 - \$24,999	6	.41
\$25,000 - \$29,999	0	0
\$30,000 - \$34,999	7	.47
\$35,000 - \$39,999	7	0
\$40,000 - \$49,999	0	0
\$50,000 - \$59,999	22	1.49
\$60,000 - \$79,999	157	10.60
\$80,000 - \$99,999	607	41.00
\$100,000 - \$124,999	425	28.70
\$125,000 - \$149,999	143	9.66
\$150,000 - \$174,999	22	1.49
\$175,000 - \$199,999	27	1.82
\$200,000 - \$249,999	29	1.96
\$250,000 - \$299,999	0	0
\$300,000 - \$399,999	7	.47
\$400,000+	0	0
<b>TOTAL</b>	<b>1,481</b>	<b>99.02</b>

Median Value                      \$97,800

Source:     2000 U.S. Census

The median contract rent was \$602.00 per month.

Approximately 85 percent of the monthly rents were between \$350 and \$599.

**TABLE 6**  
**Contract Rent Values**

<b><u>With cash rent:</u></b>	<b><u>Units</u></b>	<b><u>Percent</u></b>
\$0-\$149	0	
\$150-\$199	0	
\$200-\$349	0	
\$350-\$499	300	51.00
\$500-\$599	202	34.00
\$600-\$649	24	4.0
\$650-\$699	0	0
\$700-\$799	23	4.0
\$800-\$999	28	5.0
\$1,000-\$1,249	8	1.00
\$1,250 or more	7	1.00
Total	592	100
No cash rent	121	

Source: 2000 U.S. Census

#### **D. Occupancy Characteristics and Types**

Approximately 67 percent of the occupied housing in Somerdale are owner occupied. Approximately 27 percent of the occupied housing stock are rentals. There is a total of 2,183 housing units in Somerdale. There were 100 units or four percent not occupied at the time of the 2000 census.

**TABLE 7**  
**Tenure and Vacancy**

	<b><u>Housing Units</u></b>	<b><u>PCT</u></b>
Total	2,183	100
Occupied:		
Owner occupied	1,481	67.84
Renter occupied	602	27.58
Vacant	100	4.58

Source: 2000 U.S. Census

## **E. Units Affordable to Low and Moderate Income Households**

Units are affordable to low and moderate income households if the maximum sales price or rent is set within a COAH specified formula. A moderate income household is a household whose gross family income is more than 50 percent of median income, but less than 80 percent of median income for households of the same size within the housing region. A low income household is a household whose gross family income is equal to or less than 50 percent of median gross household income for a household of the same size within the housing region for Somerdale. Somerdale is in Region 5, which encompasses Burlington, Camden and Gloucester counties.

Using the current 2008 regional income limits adopted by COAH, a four-person Camden County median household income is estimated at \$74,300. A moderate-income four-person household would earn a maximum of \$59,440 (80 percent of regional median) and a four-person low-income household would earn a maximum of \$37,150 (50 percent of regional median).

Income levels for one, two, three and four person households as of 2008 are given below:

**TABLE 8**  
**2008 Low and Moderate Regional Incomes**

<b>Income</b>	<b>1 person</b>	<b>2 persons</b>	<b>3 persons</b>	<b>4 persons</b>
Median	\$52,010	\$59,440	\$66,870	\$74,300
Moderate	\$41,608	\$47,552	\$53,496	\$59,440
Low	\$26,005	\$29,720	\$33,435	\$37,150

Source: COAH, 2008 Income Limits

Based on the qualifying formula in N.J.A.C. 5:80-26, the monthly cost of shelter which includes mortgage (principal and interest), taxes, insurance and homeowners or condominium association fees, may not exceed 28 percent of gross monthly household income based on a five percent down payment. In addition, moderate income sales units must be available for at least three different prices and low income sales units available for at least two different prices. The maximum sales price must be affordable to households earning no more than 70 percent of median income and average a range of affordability of 55 percent.

Under COAH regulations, rents including utilities, may not exceed 30 percent of gross monthly income. According to N.J.A.C. 5:80-26, the average rent must now be affordable to households earning 52 percent of median income. The maximum rents must be affordable to households earning no more than 60 percent of median income. In averaging 52 percent, one rent may be established for a low income unit and one rent for a moderate income unit for each bedroom distribution. The utility allowance must be consistent with the utility allowance approved by HUD and utilized in New Jersey. In addition, 13 percent of all the

affordable units must be affordable to households earning no more than 30 percent of median income.

Somerdale currently has no low or moderate income units that are deed restricted or funded through a government program from April 1980 to the present. COAH has given Somerdale a 16-unit rehabilitation obligation.

Somerdale currently participates in the Camden County Community Development Program, Home Improvement Program. Somerdale will continue to participate in the Camden County program until all 16 units have been rehabilitated.

## **II. PROJECTION OF HOUSING STOCK**

### **A. Building Permits**

According to the New Jersey Department of Labor, Residential Building Permits Issued, 80 residential building permits were issued in Somerdale from 1990 to 1999. Between 2000 and August 2008, there were 33 building permits issued, all single family units.

### **B. Future Construction of Low and Moderate Income Housing**

Somerdale will address the future construction of low and moderate income housing in the Fair Share Plan.

## **III. DEMOGRAPHIC CHARACTERISTICS**

### **A. Population**

The population in Somerdale decreased by less than four percent between 1990 and 2000. Table 10 illustrates the figures.

**TABLE 9**  
**Population**

<b>Year</b>	<b>Population</b>
1990	5,440
2000	5,198

Source: 1990 and 2000 U.S. Census

Approximately 45 percent of Somerdale's population is between 25 and 54 years as seen in Table 11. However, Somerdale has 22 percent of its population 17 years of age or younger and 845 persons over the age of 65 years.

**TABLE 10**  
**Population Characteristics**

**SELECTED POPULATION CHARACTERISTICS FOR SOMERDALE**

	<b><u>Number</u></b>	<b><u>Percentage</u></b>
<b><u>TOTAL POPULATION</u></b>	5,198	100
<b><u>SEX</u></b>		
Male	2,518	48.4
Female	2,680	51.6
<b><u>AGE</u></b>		
Under 5 years	248	4.77
5 to 17 years	908	17.47
18 to 20 years	166	3.19
21 to 24 years	154	2.96
25 to 44 years	1,669	32.11
45 to 54 years	677	13.02
55 to 59 years	275	5.29
60 to 64 years	256	4.93
65 to 74 years	505	9.72
75 to 84 years	320	6.16
85 years and over	<u>20</u>	<u>0.38</u>
	5,198	100

Source: 2000 U.S. Census

**B. Household Size and Type**

A household profile of Somerdale shows that there were 2,083 households with a total household population of 5,198 in 2000. The average number of persons per household was 2.51.

**TABLE 11**  
**Household Profile 2000**

	<b><u>Total Number</u></b>
Households	2,070
Population of households	5,198
Persons per household	2.51

Source: 2000 U.S. Census

**TABLE 12**  
**Household Type and Relationship**

Total	5,198
In family households:	4,426
In non-family households:	766
In group quarters:	
institutionalized persons	0
non-institutionalized population	6

Source: 2000 U.S. Census

**TABLE 13**  
**Type of Housing Units by Structure**

<b>Units in Structure</b>	<b>Total Units</b>	<b>PCT</b>
Owner occupied	1,481	(71.0)
1, detached	1,441	69.18
1, attached	19	0.91
2 to 4 units	21	1.01
5 to 9 units	0	
10 to 19	0	
20 to 49	0	
50 or more	0	
Renter occupied	602	(28.9)
1, detached	152	7.30
1, attached	0	0
2 to 4 units	41	1.97
5 to 9 units	80	3.84
10 to 19	156	7.49
20 to 49	107	5.14
50 or more	66	3.16
TOTAL	2,083	100

Source: 2000 U.S. Census



### C. Income Level

Somerdale had approximately 43 percent of households with incomes between \$45,000 and \$99,000 according to the 2000 census while 134 households had incomes less than \$9,999.

**TABLE 14**  
**Somerdale Household Income**

<b><u>Household Income</u></b>	<b><u>Number</u></b>	<b><u>Percent</u></b>
\$0 - 9,999	134	6.44
\$10,000-\$14,999	87	4.18
\$15,000-\$19,999	149	7.16
\$20,000-\$24,999	94	4.52
\$25,000-\$29,999	122	5.87
\$30,000-\$34,999	153	7.36
\$35,000-\$39,999	131	6.30
\$40,000-\$44,999	129	6.20
\$45,000-\$49,999	104	5.00
\$50,000-\$59,999	220	10.58
\$60,000-\$99,999	576	27.70
\$100,000-\$124,999	92	4.42
\$125,000-\$149,999	69	3.31
\$150,000 or more	20	.96
Total Households	2,080	100

Median Income    \$46,898

Source: 2000 U.S. Census

### D. Age

The age of the Somerdale population has been discussed under Section III, Demographic Characteristics, A. Population.

### E. Marital Status

In 2000, there were more women than men over the age of 15 years in Somerdale. There were about the same number of males and females that were married. There were about the same number of women widowed or divorced, but far fewer males widowed than females.

**TABLE 15**  
**Sex by Marital Status - Persons 15 Years and over**

Marital Status	Total	Male	Female
Total	4,225	2,052	2,173
Never Married	1,092	613	479
Now Married	2,206	1,110	1,096
Separated	108	39	69
Widowed	367	70	297
Divorced	560	259	301
Other	56	32	24

Source: 2000 U.S. Census

#### **IV. EXISTING AND PROBABLE FUTURE EMPLOYMENT CHARACTERISTICS**

Of the Somerdale residents employed in the civilian labor force, 59 percent are in managerial and professional specialty occupations and/or sales and office occupations.

**TABLE 16**  
**Occupation**  
**Employed Persons 16 Years and Over**

**Male:**

Management, professional & related occupations	384
Sales and office occupations	265
Service occupations	149
Farming, forestry & fishing occupations	0
Construction, extraction & maintenance occupations	261
Production, transportation & material moving occupations	302
TOTAL	1,361

**Female:**

Management, professional & related occupations	418
Sales & office occupations	500
Service occupations	218
Farming, forestry & fishing occupations	0
Construction, extraction & maintenance occupations	0
Production, transportation & material moving occupations	116
TOTAL	1,252
Total Employed	2,613

Source: 2000 U.S. Census

Somerdale anticipates additional employment activities in a redevelopment zone known as Lion's Head Plaza. The site is slated for a major redevelopment that will include additional retail space, a Wal-Mart and restaurants. As a result, Somerdale has a positive outlook on employment and hopes that this redevelopment will be the beginning of a trend.

According to the New Jersey State Data Center, Somerdale had a covered employment number of 1,730 in 2006.

The table below represents an analysis of existing employment characteristics within Somerdale as of 2003:

**Table 17**

<b>Municipality by Industry</b>		
<b>SOMERDALE</b>	<b>Avg Units</b>	<b>Average</b>
Construction	20	127
Manufacturing	19	197
Wholesale trade	6	78
Retail trade	29	353
Transportation and warehousing		
Information		
Finance and insurance	3	8
Real estate and rental and leasing	6	14
Professional and technical services	6	10
Management of companies and enterprises		
Administrative and waste services	9	94
Health care and social assistance	8	50
Arts, entertainment and recreation		
Accommodation and food services	18	134
Other services, except public administration	23	147
Unclassified entities	13	22
<b>PRIVATE SECTOR MUNICIPALITY TOTAL</b>	<b>166</b>	<b>1,311</b>
<b>FEDERAL GOVT MUNICIPALITY TOTAL</b>	<b>1</b>	<b>22</b>
<b>LOCAL GOVT MUNICIPALITY TOTAL</b>	<b>3</b>	<b>277</b>

Source: NJ DOL, Employment and Wage Data, 2003

## **V. TOTAL OBLIGATION FOR REHABILITATION AND PRIOR ROUND**

### **A. Rehabilitation Share**

COAH has determined Somerdale's Rehabilitation Share to be 16 units.

### **B. Prior Round Obligation**

COAH has determined Somerdale's Prior Round obligation to be 95 units. Somerdale has revised and updated the previous vacant land inventory that was included in the originally adopted Third Round Plan. Somerdale has calculated a four unit Prior Round Obligation.

## **VI. GROWTH SHARE OBLIGATION**

Somerdale Borough accepts the household and employment projections in Appendix F of COAH's rules. Somerdale accepts a 48-unit Growth Share Obligation based on 70 new households and 546 new jobs.

## **VII. ANALYSIS OF EXISTING AND FUTURE ZONING TO ACCOMMODATE GROWTH PROJECTIONS**

Somerdale believes that the existing zoning can accommodate the growth projections based on the affordable housing options selected. No additional zoning changes are necessary at this time.

### **A. Availability of Existing and Planned Infrastructure:**

The borough is served by the New Jersey Water Company. As to sewer, the borough is served by the Camden County Municipal Utilities Authority for the treatment of local sewage. There is currently no capacity problem and assuming moderate growth, a capacity problem is not anticipated.

### **B. Anticipated Demand for Types of Uses Permitted by Zoning Based on Present and Anticipated Future Demographic Characteristics:**

The borough has very few large tracts of vacant, developable property. Most vacant land is comprised of small lots within residential zones. Somerdale has designated a redevelopment zone at Lion's Head Plaza that will include a mix of retail and age-restricted, market-rate housing. Nearly 26 percent of the Somerdale population is over the age of 55, indicating a substantial aging population and the need for senior housing.

### **C. Anticipated Land Use Patterns:**

Somerdale expects to develop market rate senior housing within the Lion's Head Plaza area. Outside of the Lion's Head Plaza redevelopment, Somerdale is proposing a development of 100 percent affordable family rentals. Selection of future land use patterns is narrowly defined by the amount of established development and the lack of vacant, developable land within the borough.

### **D. Economic Development Policies:**

One of Somerdale's objectives is to provide a range of commercial uses with design controls to establish a visual uniformity to commercial units. The borough is utilizing the New Jersey Local Redevelopment and Housing Law as a tool to achieve the revitalization of Lion's Head Plaza.

### **E. Constraints on Development**

1. State and federal regulations: There are no known state or federal regulations that impede development except for those sites that are environmentally constrained with wetlands, steep slopes and flood hazard areas.

2. Land ownership patterns: Somerdale has approximately 1,680 residential parcels, 122 commercial parcels, 30 industrial parcels and seven apartment parcels.
3. Incompatible land uses: There are no known incompatible land uses at this time.
4. Sites needing remediation: There are no known sites needing remediation at this time.
5. Environmental Constraints: Some of the larger properties in Somerdale have restrictions on development associated with steep slopes, freshwater wetlands or floodplains.
6. Existing or planned measures to address any constraints: There are no measures planned at this time to address the environmental constraints.

# **FAIR SHARE PLAN**

Somerdale Borough  
Camden County

## **I. PREFACE**

A municipality's affordable housing obligation is cumulative, and includes affordable housing need for the period 1987 to 2018. The affordable housing obligation consists of three components:

- Rehabilitation Share (2000)
- Prior Round Obligation (1987-1999)
- Growth Share (2000-2018)

A municipality's Rehabilitation Share is a measure of old, crowded, deficient housing that is occupied by low- and moderate-income households. Rehabilitation Share numbers from each prior round are replaced with the latest round number because the numbers are updated with each decennial census.

A municipality may receive credit for rehabilitation of low- and moderate-income deficient housing units completed after April 1, 2000 provided the units were rehabilitated up to the applicable code standard, the capital cost spent on rehabilitating a unit was at least \$10,000 and the units have the appropriate controls on affordability to ensure the unit remains affordable during the required period of time.

Rehabilitation credits cannot exceed the Rehabilitation Share and can only be credited against the rehabilitation component, not the new construction component.

The prior round obligation is the municipal new construction obligation from 1987 to 1999. All municipalities participating in the COAH process must use these figures. COAH continues to offer credits, reductions, and adjustments that may be applied against the Prior Round Obligation (1987-1999) for affordable housing activity undertaken from 1980 to 1999.

## **II. REHABILITATION SHARE**

The purpose of a rehabilitation program is to renovate deficient housing units. Deficient housing units are defined as units with health and safety code violations that require the repair or replacement of a major system. A major system includes weatherization, roofing, plumbing, (including wells), heating, electricity, sanitary plumbing (including septic systems), lead paint abatement and/or load bearing structural systems. Upon rehabilitation, the housing deficiencies must be corrected and the unit must comply with the applicable code standard.

Rental units cannot be excluded from a municipal rehabilitation program. There must be at least 10-year affordability controls placed on both owner-occupied units and rental units. For owner-occupied units, these controls may be in the form of a lien filed with the appropriate property's deed. For rental units, the controls must be in the form of a deed restriction and may also include a lien. Units rehabilitated after April 1, 2000 are eligible for credits against the Rehabilitation Share.



The municipal investment for the rehabilitation of a unit must be at least \$10,000 per unit. Documentation must also be submitted demonstrating adequate funding source(s) and a resolution of intent to bond in the event there is a shortfall of funds.

A municipality is also required to prepare and submit a rehabilitation manual to COAH that summarizes the administration of the rehabilitation program including an affirmative marketing plan. The affirmative marketing program must clearly describe the outreach efforts to be used in implementing the program.

### **Somerdale's Rehabilitation Share is 16 Units**

- A. According to Somerdale Borough, there were at least six homes rehabilitated after April 1, 2000. The Camden County Community Development Program, Home Improvement Program provided case reports while the Somerdale Borough construction office performed the work. These units will reduce the rehabilitation share.
- B. All rehabilitated units have life liens in Somerdale. All units contained income eligible households. The rehabilitated units were below code and raised to code and there was at least one major system repaired for the units receiving COAH credit.

### **III. PRIOR ROUND OBLIGATION**

COAH has determined that Somerdale's Prior Round Obligation is 95 units.

With a Rehabilitation Share of 16 units, Somerdale has a pre-credited need that will be reduced due to a vacant land adjustment request.

#### **A. Vacant Land Inventory**

COAH calculated Somerdale's prior round obligation to be 95 units. The New Jersey Council on Affordable Housing (COAH) calculates a fair share housing requirement based, in part, on the amount of land that is developable in the municipality. A municipality with limited vacant, developable land, such as Somerdale Borough, can request a "vacant land adjustment" from COAH. This adjustment may reduce the Prior Round number for the municipality. A municipality can reduce the land area that is available for development by demonstrating the area of land that is available for each of the following categories.

- Any land that is owned by a local government entity that, as of January 1, 1997, has adopted, prior to the filing of a petition for substantive certification, a resolution authorizing the execution of an agreement that such land shall be utilized for a public purpose other than housing;
- Any vacant, contiguous parcels of privately owned lands of a size which would accommodate less than five dwelling units as per the COAH standard.

Municipalities requesting an adjustment, due to available land capacity, must submit an existing land use map to display the land uses of each parcel within the municipality. This map must display the following land uses: single family, two-to-four family, other multi-family, commercial, industrial, agricultural, parkland, other public uses, semipublic uses and vacant land. Municipalities that request an adjustment, due to available land capacity, must also submit an inventory of vacant parcels that includes the block and lot, acreage and owner of each lot. COAH will review this land use map and inventory to determine which sites could be developed for low and moderate-income housing. All vacant sites are initially presumed to fall into this category. In addition, COAH may determine that other sites, that are devoted to a specific use, which involves relatively low-density development, would create an opportunity for affordable housing if inclusionary zoning were in place. Such sites include, but are not limited to: golf courses not owned by its members; farms in SDRP planning areas one, two and three; driving ranges; nurseries and nonconforming uses. The Council may request a letter from the owner of sites that are not vacant indicating the availability of the site for inclusionary development.

Municipalities must present documentation that COAH can utilize to eliminate a site, or part of a site, from the inventory of sites. Partial elimination of a site does not necessarily render an entire site as unsuitable. Municipalities must submit transparent overlays, drawn to the same scale as the existing land use map, depicting those sites, which the municipality maintains, are inappropriate for development. Municipalities may seek to eliminate sites from the inventory utilizing the following criteria:

1. Agricultural lands are excluded when the development rights to these lands have been purchased or restricted by covenant.
2. Environmentally sensitive lands are excluded as follows:
  - a) Within the areas of the State regulated by the Pinelands Commission, Division of Coastal Resources of the DEP and the Hackensack Meadowlands Development Commission of DCA, the Council shall adhere to the policies delineated in The Pinelands Comprehensive Management Plan, N.J.A.C. 7:50; the Coastal Permit Program Rules, N.J.A.C. 7:7-1; Coastal Resource and Development Rules, N.J.A.C. 7:7E-1; and the Zoning Regulations of the Hackensack Meadowlands District, N.J.A.C. 19:4.
  - b) In areas of the State not regulated by the Pinelands Commission, the Division of Coastal Resources and the Hackensack Meadowlands Development Commission, municipalities may exclude as potential sites for low and moderate income housing: inland wetlands as delineated on the New Jersey Freshwater Wetlands Maps, or when unavailable, the U.S. Fish and Wildlife Service National Wetlands Inventory; or as delineated on-site by the U.S. Army Corps of Engineers or DEP, whichever agency has jurisdiction; when on-site delineation is required by the Council; flood hazard areas as defined in N.J.A.C. 7:13; and sites with slopes in excess of 15 percent, as determined from the U.S.G.S. Topographic Quadrangles, which render a site unsuitable for low and moderate income housing. In cases where part of a site is unsuitable for low and moderate income housing because of

flood hazard areas or inland wetlands, the Council shall not permit low and moderate income housing to be constructed on that unsuitable part of the site; provided however, that this rule shall not prohibit construction of low and moderate income housing on the remainder of the site. In the case of slopes in excess of 15 percent, a municipality may regulate inclusionary development through a steep slope ordinance, provided the ordinance also regulates non-inclusionary developments in a consistent manner. The Council reserves the right to exclude sites in whole or in part when excessive slopes threaten the viability of an inclusionary development.

- c) Where the Legislature adopts legislation that requires the mapping of other natural resources and provides a mechanism for their regulation, the Council shall include such resources in its criteria and guidelines for municipal adjustment
3. Historic and architecturally important sites may be excluded as follows:
- a) Historic and architecturally important sites shall be excluded if such sites were listed on the State Register of Historic Places in accordance with N.J.A.C. 7.4 prior to the submission of the petition of substantive certification.
  - b) Municipalities may apply to exempt a buffer area to protect sites listed on the State Register of Historic Places. The Council shall forward such request to the Office of New Jersey Heritage for a recommendation pertaining to the appropriateness and size of a buffer.
  - c) Upon receipt of the recommendation from the Office of New Jersey Heritage, the Council shall determine if any part of a site should be eliminated from the inventory.
  - d) Within historic districts, a municipality may regulate low and moderate income housing to the same extent it regulates all other development.
4. Active recreational lands may be excluded as follows:
- a) Municipalities may reserve three percent of their total developed and developable acreage for active municipal recreation and exclude this acreage from consideration as potential sites for low and moderate-income housing. However, all sites designated for active recreation must be designated for recreational purposes in the municipal master plan. In determining developable acreage, municipalities shall calculate their total vacant and undeveloped lands and deduct from that total number the lands excluded by the COAH rules regarding historic and architecturally important sites, agricultural lands and environmentally sensitive lands. Municipalities shall also exclude from this calculation of total vacant and undeveloped lands, those owned by nonprofit organizations, counties and the State or Federal government when such lands are precluded from development at the time of substantive certification. Municipalities shall submit

appropriate documentation demonstrating that such active recreational lands are precluded from development. Existing active municipal recreation areas shall be subtracted from the three percent calculation of total developed and developable acreage to determine additional land that may be reserved for active municipal recreation.

- b) Sites designated for active recreation must be purchased and limited to active recreational purposes within one year of substantive certification. Sites that are not purchased and limited to active recreational purposes shall, if determined necessary by the Council, be zoned to permit inclusionary development.
5. Conservation, parklands and open space lands may be excluded as follows:
- a) Any land designated on a master plan of a municipality as being dedicated or which is dedicated by easement or otherwise for purposes of conservation, parklands or open space and which is owned, leased, licensed or in any other manner operated by a county, municipality or tax-exempt, nonprofit organization including a local board of education or by more than one municipality, by joint agreement pursuant to P.L. 1964,c.185 (N.J.S.A. 40:61-35.1 et seq.), for so long as the entity maintains such ownership, lease, license or operational control of such land.
  - b) If less than three percent of the total land area of a municipality is designated for conservation, parklands or open space, the municipality may reserve up to three percent of its total land area for such purposes. However, the municipality must initiate the acquisition of such sites within one year of substantive certification. Sites that are not purchased and limited to conservation, parklands or open space within that time-frame, shall, if determined necessary by the Council, be zoned to permit inclusionary development.
  - c) If sites designated for conservation, parklands or open space no longer serve those purposes and subsequently become available for residential or nonresidential development, these sites shall have an affordable housing obligation, if determined necessary by the Council.
6. Individual sites that the Council determines are not suitable for low and moderate-income housing may also be eliminated from the inventory.

COAH will consider sites, or parts thereof, not specifically eliminated from the inventory for inclusionary development. COAH will consider the character of the area surrounding each site and the need to provide housing for low and moderate-income households in establishing densities and set-asides for each site, or part thereof, remaining in the inventory. The minimum presumptive density is six units per acre and the maximum presumptive set-aside is 20 percent. The summation of the density and set-aside of each site is performed to determine the realistic development potential (RDP) of each municipality.

The municipality may address its RDP through any activity approved by COAH, pursuant to N.J.A.C. 5:97-5. The municipality does not have to incorporate all sites used to calculate the RDP into its housing element and fair share plan, if the municipality can devise an acceptable means of addressing its RDP. The RDP does not vary with the strategy and implementation techniques employed by the municipality.

Somerdale is requesting a vacant land adjustment because, to a major extent, the borough is fully developed. Attached in the Appendix is a listing of the vacant lots in Somerdale. The land use map of Somerdale was previously filed with COAH.

In developing an inventory of vacant lots that may accommodate five units, COAH has accepted 0.50 acres as the minimum acreage for land to be included in an RDP.

Following is a listing of vacant lands that either alone or combined with an adjacent lot (s) under the same ownership total 0.50 acres and have no constraints:

<b>Block/Lot</b>	<b>Owner</b>	<b>Address</b>	<b>Total Acreage</b>	<b>Developable Acreage</b>
Block 41, Lot 1.03	JMK Investment Co., Inc.	601 Kennedy Boulevard	.5739	.5739
Block 81.01, Lot 4	Edward Jr., Margaret & Edward Costello, III	Hunt Ave.	0.8242	.8242
Block 81.01, Lot 5	Edward Jr., Margaret & Edward Costello, III	Hunt Ave.	0.7668	.7668
Block 81.01, Lot 6	Edward Jr., Margaret & Edward Costello, III	Hunt Ave.	1.3636	1.00
<b>TOTAL ACREAGE</b>				<b>3.1649</b>

Two COAH planners visited Somerdale on August 23, 2005 and conducted a site visit. Based on the site visit, the COAH planners determined the following density for the Costello tracts:

With a density of six units to the acre and a 20 percent setaside for affordable housing, the yield would be three affordable units on the Costello tracts:

$$\begin{aligned} .8242 \times 6 &= 4.9 \times .20 = 1 \\ .7668 \times 6 &= 4.6 \times .20 = 1 \\ 1.0 \times 6 &= 6 \times .20 = 1 \end{aligned}$$

Somerdale is calculating a density of six units to the acre and a 20 percent set-aside for the JMK Investment Company site.

$$.5739 \times 6 = 3.4434 \times .20 = .6886 = 1$$

Therefore, Somerdale is calculating an RDP of four units.

To recap, on October 31, 2005, in a telephone conversation, the COAH planner raised questions about several sites listed as parkland on Somerdale's vacant land inventory and said several sites were not listed on the Green Acres website or in the Master Plan and therefore would be counted toward the RDP.

Scott Smith of MODUTEC, engineering consultants to Somerdale, called Green Acres. Green Acres stated that its website was outdated and did not contain a complete list of sites in the Green Acres Program. A list of Recreation Open Space Inventory (ROSI) sites together with correspondence to and from the Green Acres Program on the sites in question is on file with COAH. As seen, the sites are listed on the ROSI that was sent to Green Acres and therefore should be excluded from the RDP.

In addition, the COAH planner raised questions about two other sites that appeared to be developable. One was Block 140, Lots 1-3, 4.04, 4.05, 9, 10, 11 and 12. However, Somerdale had Mr. Smith delineate the limit of freshwater wetlands on the parcel in 1996 and the mapped wetlands are on file with COAH. The mapping was requested by Somerdale because the lots were under consideration for a public land sale. Due to the domination of the site by wetlands and the required buffers, Somerdale decided not to offer the lots for sale as they had no value for development. As seen in Mr. Smith's letter of November 3, 2005 that is on file with COAH, the borough did not do a formal Letter of Interpretation (LOI) at the time because it did not want to incur that expense. Somerdale respectfully requests that COAH accept the mapped wetlands and not require Somerdale to incur the cost of an LOI.

There is a similar situation with Block 123, Lot 1.01. In 1998, the property was inspected to determine if it was suitable for filling. At that time, Mr. Smith determined that the parcel contained freshwater wetlands based upon the DEP three-parameter approach and therefore could not be filled. His letter, which is on file with COAH, further stated that this lot together with Block 122, Lot 1 were the historic location of Harley's Pond, a former impediment, and were unable to be developed.

Again, Somerdale respectfully requests that COAH accept Somerdale's documentation and not require Somerdale to incur the cost of an LOI.

In this Fair Share Plan, Somerdale is calculating an RDP of four units.

#### **B. Rental Obligation and Rental Bonuses**

The rental component is calculated as follows:

$$.25 \text{ (RDP)}$$

$$.25 \text{ (4)}$$

$$.25 \text{ (4)} = 1$$

Therefore, Somerdale has a rental obligation of one unit.

The maximum number of units for which a municipality may receive rental bonuses is also calculated in the formula above. One bonus is granted for family rental units and a 0.33 bonus is granted for age-restricted units.

### **C. Implementation**

#### **Plan To Address Somerdale's RDP**

Gateway Village is to provide 30 family rental units, all affordable. The property is located on a street to be named by Somerdale and consists of Block 1, Lot 8. The total site is 1.07 acres, which is all buildable.

Site control is defined by a tri-party agreement with Somerdale Realty, Inc., Community Investment Strategies (CIS), the developer of the site, and the Borough of Somerdale. The Agreement stipulates that Somerdale Realty, Inc. the owner, will donate the Gateway Village project site to the Borough of Somerdale for no consideration. The contract further stipulates the Borough's agreement to transfer ownership of the site to CIS for the development of 30 affordable rental units.

CIS received a nine percent Federal Low Income Tax Credit application from the New Jersey Housing and Mortgage Finance Agency (HMFA) in the 2008 Spring Round for Gateway Village. Included in that submittal were the proposed sources of funding and a construction schedule and timetable. All documents will be filed with COAH.

The previous zoning on the site was I Industrial. In 2006, there was an overlay zone adopted, PCRD-Planned Commercial Residential Development. Gateway Village received preliminary approval from the planning board under the PCRD ordinance.

Once developed, three of the family rentals and one bonus credit will address the Prior Round obligation. The balance of the units, 27 units, will address Growth Share.

#### **2. Planning Area**

Somerdale Borough is in Planning Area 1 (PA1) as designated by the New Jersey State Development and Redevelopment Plan. PA1 is described as providing much of the states future redevelopment; revitalizing cities and towns; promoting growth in compact form; stabilizing older suburbs; redesigning areas of sprawl and promoting the character of existing stable communities. Center designation for a site in PA1 is not a COAH requirement for inclusionary development.

### 3. Water and Sewer Service

The borough is served by the New Jersey American Water Company. There is sufficient water to accommodate the Gateway Village site and a second municipally sponsored development.

The borough is served by the Camden County Municipal Utilities Authority for the treatment of local sewage. There is currently no capacity problem and assuming moderate growth, a capacity problem is not anticipated.

#### **D. Unmet Need**

According to N.J.A.C. 5:97-5.3 (b), if a municipality has an unmet need, COAH will review the municipality's mechanisms to address unmet need.

Somerdale's unmet need is 91 units.

Most of the older housing stock in Somerdale is not of a size that lends itself to accessory apartments. In addition, there are no appropriate sites for an overlay zone as Somerdale is nearly all developed with only small, in fill lots.

As a result, Somerdale requests that COAH accept Somerdale's unmet need as zero.

### **IV. GROWTH SHARE OBLIGATION**

The Fair Share Plan includes the projects and strategies to address an affordable housing obligation and any municipal ordinance in draft form that a municipality is required to adopt as a requirement of certification. The Fair Share Plan is based upon the municipal fair share obligation calculated by COAH. The planning board adopts the Fair Share Plan and it is endorsed by the governing body prior to the petition for substantive certification. The proposed implementing ordinances may be adopted prior to substantive certification but in any event must be adopted no later than 45 days after COAH grants substantive certification.

The Fair Share Plan consists of a proposal on how a municipality intends to provide for its affordable housing obligation. Once certified, the plan will be monitored by COAH to verify that the construction or provision of affordable housing is in proportion to the actual residential growth and employment growth.

COAH rules have a number of different provisions regulating the development of affordable housing. The options available to meet the 2000-2018 fair share obligation include:

- Municipal zoning
  - Zoning for inclusionary developments
  - Redevelopment districts/sites



- Municipally sponsored new construction and 100 percent affordable developments
- Alternative living arrangements
  - Permanent supportive housing
  - Group homes
  - Congregate housing
  - Residential health care facilities
- Accessory apartments
- Market to Affordable Program
- Municipally sponsored rental program
- Assisted living residences
- Expanded crediting opportunities
- Extension of affordable units with expiring controls
- Age-restricted housing
- Rental housing with bonus credits
- Very low-income housing with bonus credit

#### **A. Growth Share Obligation**

COAH has calculated a growth share obligation of 48 units. As a result, Somerdale has a rental obligation of 12 units and may receive rental bonuses for any units open to the general public over 12.

Somerdale will utilize the remaining 27 family rentals from the Gateway Village site plus 12 bonus credits for a total of 39 credits from the Gateway Village site.

Somerdale intends to also address its remaining Growth Share obligation of nine units with a second municipally-sponsored family rental project. Site selection will begin in 2015.